

The Story

*of
Interprovincial
Co-operatives
Limited*



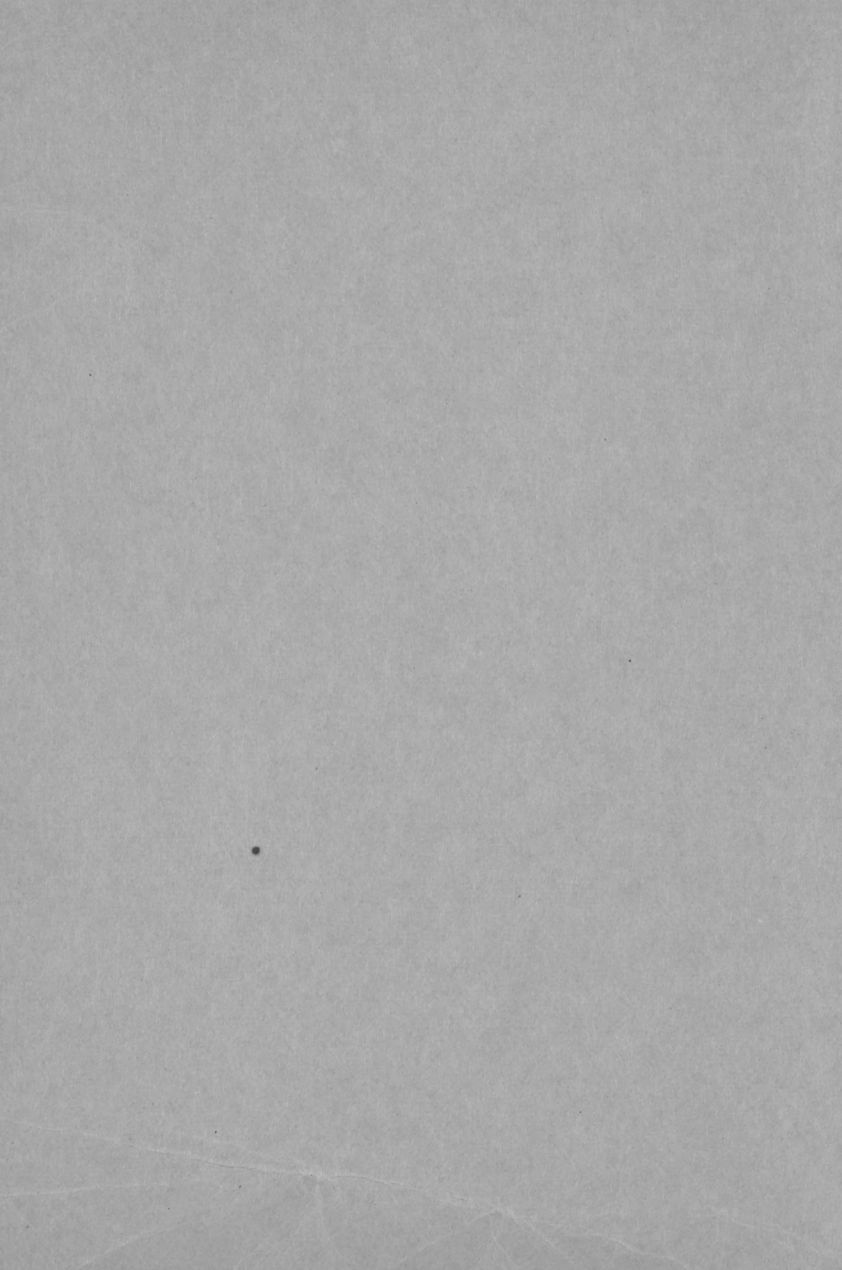


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FEBRUARY, 1949

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INTERPROVINCIAL CO-OPERATIVE DIRECTORY

Head Office—389 Main Street, Winnipeg, Manitoba
Geo. H. Fast, General Manager.

B. Johnsrude, Assistant General Manager.

F. Z. Woolley, Comptroller.

Saskatoon Branch—Medical Co-operative Building,
Saskatoon, Saskatchewan.

J. W. Cronk, Manager, Flour and Grocery Department.

D. Miller, Oil and Oil Cake Meal Department.

Bag Factory—4394 Ambrose Street, Montreal 30,
Quebec.

R. Rozon, in charge of Bag Factory.

Solicitor—W. B. Francis, K.C., Royal Bank Chambers,
Saskatoon, Saskatchewan.

ADDRESSES OF CANADIAN MEMBERS

British Columbia Co-operative Wholesale Society,
1164 Homer Street, Vancouver, B.C.

Alberta Co-operative Wholesale Association Ltd.,
10970 - 84 Street, Edmonton, Alberta.

Saskatchewan Federated Co-operatives Limited,
Saskatoon, Saskatchewan.

Manitoba Co-operative Wholesale Limited, 230
Princess Street, Winnipeg, Manitoba.

United Co-operatives of Ontario, 28 Duke Street,
Toronto 2, Ontario.

Cooperative Federée de Quebec, 130 St. Paul Street,
East, Montreal, Que.

L'Alliance des Cooperative de Consommation, 3680
Rue Saint-Denis, Montreal 18, Que.

Maritime Co-operative Services Limited, Moncton,
N.B.

OFFICIALS CANADIAN MEMBERS

Regional Wholesale, President, Secretary, Manager in that order:

British Columbia—B. H. Creelman; L. H. C. Phillips; L. H. C. Phillips.

Alberta—J. R. Love; Edw. Peterson; R. V. Davies.

Saskatchewan—Geo. Urwin; H. L. Fowler; *Geo. Urwin.

Manitoba—W. J. McSorley; M. McGuire; E. B. Chown.

Ontario—N. M. Marshall; Leonard Harman; Hugh Bailey.

Federée Quebec—J. A. Pinsonneault; Romeo Martin; Henri C. Bois.

L'Alliance Quebec—J. A. Dionne; S. F. Beliveau; Jacques Towner.

Maritimes—L. H. MacIsaac; W. H. M'Ewen; W. H. M'Ewen.

*Chairman of Management Committee.

INTERPROVINCIAL CO-OPERATIVE LIMITED 1948 STATISTICS

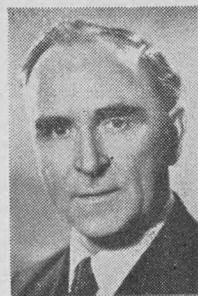
Regional Wholesale	Total Wholesale Volumes	Number of Local Co-ops Served	Estimated Memb'ship of Local Co-ops
British Columbia ----\$	250,000	65	16,000
Alberta -----	2,414,133	159	40,000
Saskatchewan -----	13,288,000	565	80,000
Manitoba -----	4,477,539	125	40,000
Ontario -----	37,940,454	110	40,000
Quebec Federée -----	47,383,000	462	46,000
Quebec L'Alliance --	180,000	150	20,000
Maritimes -----	6,707,089	245	30,000
Total -----	\$112,640,215	1,881	312,000

IN REMEMBRANCE OF TWO PIONEERS



James McCaig

Who Helped
to Build
Interprovincial
Co-operatives
Limited



David Smeaton

“Jim” McCaig and “Dave” Smeaton were born in Scotland. They had many qualities in common, especially an unsurpassed zeal to promote the cause of co-operation. Both served the Co-operative Movement with untiring energy and each possessed a clear vision of the ultimate goal of Interprovincial Co-operatives Limited.

James McCaig was President of both the Saskatchewan Federated Co-operatives Limited, and Interprovincial Co-operatives Limited, until the time of his sudden death from a heart attack in Edmonton on March 2nd, 1944. He died in the spirit in which he lived, while serving the movement he loved so well.

Dave Smeaton was the first manager of Interprovincial Co-operatives Limited in which position he served on a part-time basis, while continuing as full-time Manager of the Alberta Co-operative Wholesale Association Limited. His untimely passing on April 24th, 1947, was due to the same cause that had overtaken his esteemed friend and fellow-co-operator, James McCaig.

The passing of these two pioneers of Interprovincial Co-operatives Limited was an irreparable loss to the movement they so ardently worked to build. The intense energy and steadfastness of purpose in which "Jim" McCaig and "Dave" Smeaton worked to build a co-operative economy is an inspiration to all true co-operators to be better crusaders for the co-operative way of life.—J. R. L.

MANAGER AND DIRECTORS 1948
INTERPROVINCIAL CO-OPERATIVES LIMITED



Front Row (Left to Right)—N. M. Marshall, Executive Member and Ontario Director; J. R. Love, President and Alberta Director; Geo. Urwin, Vice-President and Saskatchewan Director.

Back Row (Left to Right)—George Fast, Manager; W. J. McSorley, Manitoba Director; L. H. MacIsaac, Maritimes Director; D. M. Roberts, British Columbia Director; H. C. Bois, Quebec Director.

FOREWORD

Co-operation is not new and untried. It has been proven by over a century of experience. More than half the families of Great Britain are owners of shares in Co-operatives. The democratic Scandinavian countries have proven that Co-operation reduces prices to consumers and raises pay to producers and distributes purchasing power widely among the people so that they recover ownership of their homes and farms and become shareholders in businesses.

In this little book we present the story of Interprovincial Co-operatives Limited. Its future depends on the growth and strength of hundreds of local co-operatives, located in all sections of Canada from the Atlantic to the Pacific. Its success, like that of its regional wholesale members, and the local co-operatives they serve, will be determined, not by the bigness of its business but by the participation and patronage of its members.

The patronage of countless small consumers has built many big businesses in Canada that other people own and control and on which many fortunes have been made. Interprovincial Co-operatives Limited can become a big business in Canada but it will make fortunes for no one, because it will be owned and controlled by the people whose patronage builds it. The aim of Interprovincial Co-operatives Limited and the purpose of the Co-operative movement, is to organize society in such a way, that the people who provide the business shall share in its ownership and control, and reap the benefits of the savings or earnings gained through co-operative effort.

J. R. LOVE, President.

General Outline of Interprovincial Co-operatives Limited

BACKGROUND Interprovincial Co-operatives Limited was born from a bale of binder twine, just prior to the outbreak of the Second World War. The three regional wholesales, serving the three Prairie Provinces, got together to consolidate their binder twine purchases. The savings effected by this consolidation of co-operative buying, planted the seed which germinated into Interprovincial Co-operatives Limited, which was incorporated with a Dominion Charter on September 17th, 1940.

CAPITALIZATION Interprovincial Co-operatives Limited is capitalized at \$100,000, consisting of 2,000 shares of the par value of \$50.00 each.

HEAD OFFICE The head office of Interprovincial Co-operatives Limited, is 389 Main Street, Winnipeg, Manitoba. Branch offices are located at Saskatoon, Saskatchewan and Montreal, Quebec.

MEMBERSHIP The first meeting of shareholders was held on October 8th, 1940, and comprised representatives of the Manitoba, Saskatchewan, Alberta, and British Columbia Co-operative Wholesales, and also the Consumers Co-operative Refineries Limited, of Regina, Saskatchewan. Since that time, the Saskatchewan Co-operative Wholesale and the Consumers Co-operative Refineries, Limited, have amalgamated under the name of Saskatchewan Federated Co-operatives Limited.

On November 3rd, 1941, The United Farmers Co-operative of Ontario, (now known as the United Co-operatives of Ontario) was admitted to membership. On April 27th, 1942, the Canadian Live-stock Co-operative (Maritime) was admitted. This organization, serving the three Maritime Provinces of Canada, is now known as the Maritime Co-operative Services Limited. On March 26th, 1946, the Co-operative Federee de Quebec and the Scottish Co-operative Wholesale Society, were admitted to membership. On August 16th, 1946, L'Alliance des Co-operatives de Consommation, was also accepted as a member. Thus, the membership to date, comprises the following regional wholesales:

Alberta Co-operative Wholesale Association Ltd.

British Columbia Co-operative Wholesale Society Ltd.

Co-operative Federee de Quebec,
L'Alliance des Co-operatives de Consommation,
Manitoba Co-operative Wholesale Limited,
Maritime Co-operative Services Ltd.

Saskatchewan Federated Co-operatives Ltd.

Scottish Co-operative Wholesale Society,
United Co-operatives of Ontario.

Membership is pending from the Co-operative Wholesale Society of Manchester, England.

AIMS AND OBJECTS

1. To consolidate the buying of regional member wholesales through Interprovincial Co-operatives Limited, on all merchandise handled or arranged for by Interprovincial Co-operatives, under such terms and conditions as are approved by commodity and management committees and subject to policies approved by the board of directors of Interprovincial Co-operatives Limited.

2. To acquire and operate productive and manufacturing facilities authorized by the Board of Directors.
3. To act as distributors for producer or marketing co-operatives engaged in operating processing or manufacturing plants.
4. To properly control and supervise the use of the Co-op Label in Canada with a view to preventing its misuse and abuse and to maintain high standards and specifications on all goods bearing the Co-op Label.

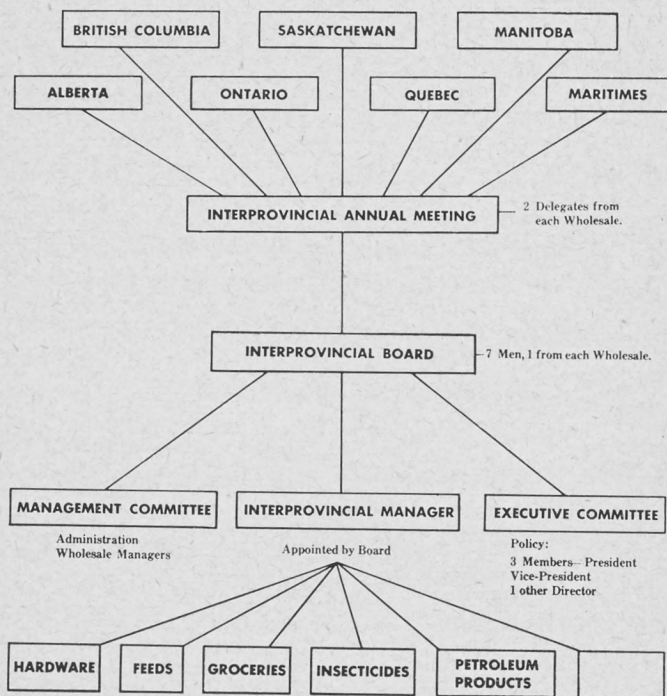
ADMINISTRATIVE POLICY

(See chart showing the organizational setup of Interprovincial Co-operatives Limited). Interprovincial Co-operatives Limited, is owned and controlled by its membership, comprising regional co-operative wholesales. Each regional member is entitled to send two voting delegates to the Annual Meeting. The delegates elect a Board of Directors of seven members at each Annual Meeting. Term of office is for one year. The Board of Directors elect its own President, Vice-President and executive, consisting of the President, Vice-President and one other director. The Board appoints the executive officers such as Manager, Secretary, Treasurer, etc. The business of the organization is under the control of the Manager. Major deals and the placing of the co-op label on any type of merchandise, must be approved by the Commodity Committee concerned. Projects and deals requiring financing by Interprovincial Co-operatives Limited, must be approved by the Management Committee and the Board of Directors.

Management Advisory Committee, composed of the President and any two or more regional managers, to meet periodically at the call of the Manager and President of Interprovincial Co-operatives

ORGANIZATIONAL SET-UP OF INTER-PROVINCIAL CO-OPERATIVES LIMITED

REGIONAL MEMBER WHOLESALERS



COMMODITY COMMITTEES

Limited to discuss and advise the manager on any problems of operation that may arise between board and committee meetings.

FINANCE POLICY After much discussion and many revisions, the present finance policy has been approved.

A. Respecting Wholesaling Operations.

1. That any agreed saving which can be made by Interprovincial Co-operatives Limited, shall be retained by Interprovincial as operating revenue.
2. That any operating deficit shall be borne equitably by the participating wholesale members.

B. Respecting Capital Requirements.

- (a) 1. That the capital required for any productive facility to be purchased or built by Interprovincial Co-operatives Limited, shall be obtained through loan capital subscribed by its regional wholesales on the basis of the estimated use of the proposed facility or productive plant by each wholesale.
- (a) 2. That yearly adjustments of the investments of loan capital in productive or manufacturing enterprises be made in order to, as nearly as possible, relate the investment of the regionals to their use of such facilities.
- (b) 1. That as surplus earnings accumulate from the operations of the facility or plant, they shall be used to retire the loan capital subscribed by member wholesales, so that the real equities of ownership in the facility or plant, shall be based on the actual patronage of each member wholesale.

- (b) 2. That when said loans have been fully retired, that portion of the surplus made each year, which is not required for expansion or working capital of the facility or factory in question, shall be used to retire in cash, the oldest dividends outstanding in connection with the operations of such facility or factory, provided the wholesale in question, has fully paid up its capital stock applied for.

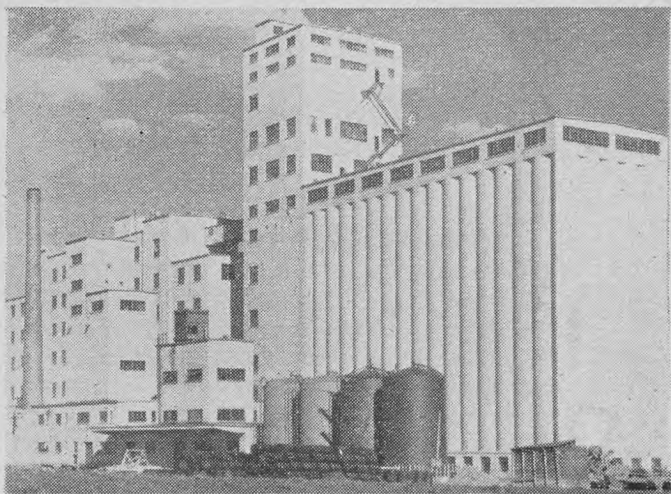
ACCOMPLISHMENTS

The fiscal year ending October 31st, 1948, was a year of achievement for Interprovincial Co-operatives Limited. During the year, sales amounted to \$4,400,826.63. Of this \$2,471,848.69 represented sales made by Interprovincial on behalf of producer co-operatives which operate processing plants at Saskatoon and Swift Current in Saskatchewan and at Altona in Manitoba. Nearly ninety-seven per cent of these sales were made up of linseed oil and oilcake meal processed in the Saskatchewan Wheat Pool's Crushing Plant in Saskatoon.

Interprovincial Co-operatives Limited, started operating its bag factory in Montreal on September 15th. By the end of the year, the plant was running steadily, supplying its regional wholesale members with Co-op made bags.

Arrangements were made during the past year to distribute the flour and mill feeds from the modern flour mill built in Saskatoon by the Saskatchewan Wheat Pool. This mill commenced operations on February 1st, 1949. The flour mill and the flax crushing plant represent an investment of some \$3,500,000 by the Saskatchewan Wheat Pool.

Interprovincial Co-operatives Limited, again demonstrated that producer and consumer co-oper-

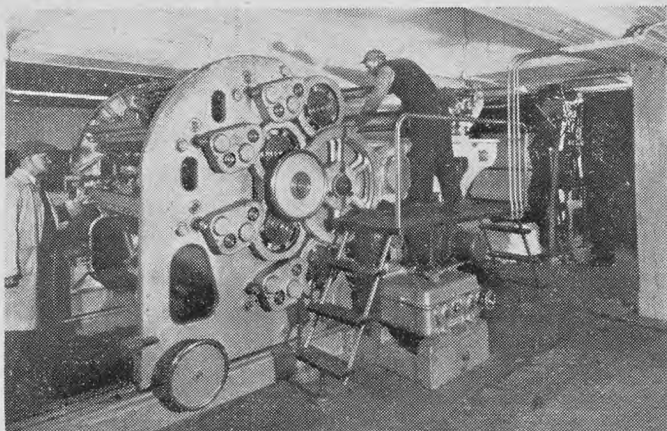


CO-OP FLOUR MILL COMMENCES OPERATIONS

The Co-op Flour Mill built in Saskatoon by the Saskatchewan Wheat Pool at a cost of around \$3,500,000, including the flax crushing plant in the foreground, commenced operating on February 1st, 1949. In the very near future Co-op Flour from this mill will be available through Interprovincial Co-operatives Limited, to consumer co-operatives in all parts of Canada.

atives can work together, to their mutual advantage, by marketing Co-op Jam for the B.C. Fruit Growers, who operate a cannery at Mission, B.C., and Co-op Canned Salmon packed for the B.C. Fishermen's Co-operative Federation. Total sales of these two products were just over one-third of a million dollars.

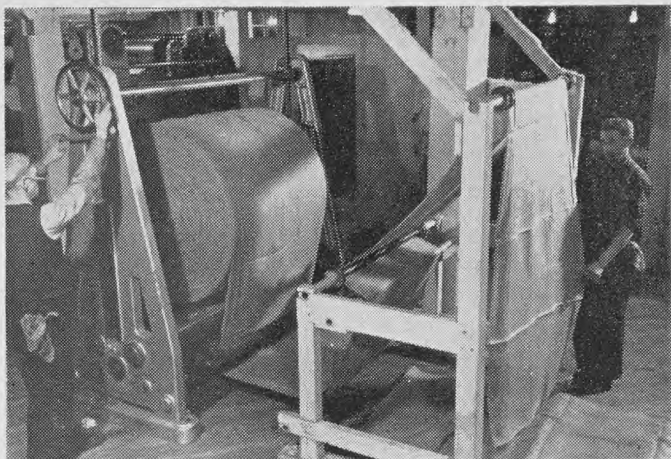
Most of the remaining sales of over one and one-half million dollars, comprise binder twine, hardware items and farm and household equipment, much of which qualified to be sold under the Co-op label.



The most modern and up-to-date bag machine is used in Interprovincial Co-op Bag Factory. Jute goes in one end and comes out printed with label etc., cut and ready for the sewing machines.



Here we see Co-op Flour cotton bags being prepared for shipment to the new Co-op Flour Mill in Saskatoon.



Jute arrives in huge bales from India, through the Scottish Co-operative Wholesale. These bales must be unpacked and the jute placed on a roller to remove creases before going through the bag machine.

INTERNATIONAL TRADE

Through membership in the International Co-operative Trading Agency, with headquarters in London, England, Interprovincial Co-operatives Limited, is directly associated with co-operative organizations in many countries.

Already a fair export trade has been established in co-op linseed oil and when trading conditions improve, Interprovincial Co-operatives Limited should build up a substantial export trade in co-op flour. No doubt the day will come when we will be able to import many products made in Co-operative factories in other countries.

NATIONAL CO- OPERATIVES INC.

While Interprovincial Co-operatives Limited has no direct membership in National Co-operatives Inc., with head-

quarters in Chicago, Ill., nearly all of its regional member wholesales are members of National Co-operatives Inc.

Up until the time the Canadian Government imposed restrictions on importations from the United States, several Co-op labeled products were available to Canadian regional members through National Co-operatives Inc.

USE OF THE CO-OP LABEL

The Hardware Committee of Interprovincial, set out clearly, the reasons for using the Co-op Label.

1. Co-operative Consumers demand merchandise under the Co-op Label.
2. Competitive business appropriates and spends large sums on their own brand advertising, which is not always desirable and adds to the cost of merchandise.
3. Goods are often available to co-operatives under the Co-op Label which could not be secured under the company's own label because of previous distributive commitments.

The Committee reaffirmed the present policy regarding the use of the Co-op Label and urged—

1. Assurance be secured from suppliers and manufacturers that quality will be maintained on all goods bearing the co-op label, and
2. Reasons be given by Interprovincial as to why the co-op label is placed on any particular product.

CO-OP LABEL POLICY

The following policy respecting the Co-op Label was approved at a General Meeting of Interprovincial Co-operatives Limited, held in Winnipeg, March 20-21, 1947.

1. That all provincial and local units be request-

- ed to assign all rights they may have in the Co-op Label to Interprovincial Co-operatives Ltd.
2. That in the case of the voluntary withdrawal of any member from Interprovincial, its former provincial rights only to the use of the Co-op label, shall remain with the withdrawing member for use within its territory only, but Interprovincial Co-operatives Limited shall retain the right to the use of the label in all provinces.
 3. That in the event of the dissolution of Interprovincial Co-operatives Limited, each member shall regain the right to the use of the co-op label previously relinquished by it to Interprovincial.
 4. That members, with the permission of Interprovincial Co-operatives Limited, may make their own arrangements for the manufacture of certain goods under the Co-op label subject always to the maintaining of quality and specifications approved by Interprovincial Co-operatives Limited.
 5. That Interprovincial Cooperatives Limited be responsible for the policing of quality and infringements in connection with goods manufactured and distributed under the Co-op Label, and that each member be responsible for reporting violations within its territory or elsewhere of which it is cognizant.
 6. That standards and specifications of all goods manufactured or distributed under the Co-op label shall be set by Interprovincial Co-operatives Limited.
 7. That Interprovincial Co-operatives Limited discourage and prevent, wherever possible, the distribution of goods bearing the Co-op label except through Co-operative consumer outlets.

PRODUCTS UNDER THE CO-OP LABEL

The acceptance of Co-op labeled products by co-operative consumers, is evidence of the fine work done by Interprovincial Co-operatives Limited, in selecting only the highest quality products for distribution under the Co-op label.

The following are some of the Co-op labeled products made available by Interprovincial Co-operatives Limited, through regional member wholesales. They should be featured in every co-operative store.

GOODS BEARING THE CO-OP LABEL

Batteries—Automotive	Linseed Oil
Batteries—Radio	Milking Machines
Batteries—Flashlight	Oils and Greases
Binder Twine	Paint
Brooms	Paint Brushes
Building Materials	Radios
Building Papers	Salmon
Casein Paint	Shingles
Grain Grinders	Turpentine
Jam	Washing Machines
Kalsomine	Water Pressure Systems

LABELING POLICY ON CO-OP PRODUCTS

**As Adopted December 20, 1944, by the
Board of Directors
National Co-operatives, Inc.**

The label on a commodity, like the advertising of a commodity, can be extremely useful to consumers in selecting products most economical and satisfying. In adopting the following labeling policy, National Co-operatives has pledged its entire organization to the protection of the consumer's dollar in the home and on the farm.

National Co-operatives will at all times present the consumer's (the user's) point of view—giving accurate, honest and where practical, complete specifications on the label. When in the user's interest, we shall give the limitations as well as the advantages of a given product. (Co-operatives being owned and controlled by the member-patrons are the only merchandisers who can speak in their behalf.)

We shall zealously protect the integrity and the good name of CO-OP brand and assume the responsibility for increasing its acceptance in the communities we serve.

In all cases where the CO-OP label appears on a product it will represent, in our estimation, a definite consumer use and value for the purpose for which it is intended.

Where it is desirable and in the consumer's interest to handle several qualities of the same product, the highest quality will be identified with the CO-OP Red Label; the second quality range, the CO-OP Blue Label; and if a third quality range with the CO-OP Green Label.

In each case National Co-operatives, together with the commodity committee, will be responsible for the quality of a given product and shall specify and supply the technical material to appear on the label.

To win acceptance for the CO-OP label on a national basis all regionals shall agree to abide by the standards and specifications as set by National and its commodity committees.

SUMMARY OF THE PLAN AND POLICY
of
INTERPROVINCIAL CO-OPERATIVES LTD.
Adopted by Board of Directors, May 4 and 5, 1944

The ultimate goal of co-operation is to satisfy the needs of all of the people on the basis of service, instead of profit.

Interprovincial Co-operatives' plan and function in the tie-up of a Producer-and-Consumer economy, is to co-ordinate and consolidate consumer demand for producer goods and services, directing the same through all co-operative channels to the co-operative consumer, recognizing the interests of producer, consumer and labor.

CO-OPERATIVE PRODUCTION AND OPERATION

(a) Under Producer Ownership—

- (1) Interprovincial Co-operatives to buy at market prices, or
- (2) To become broker for the resale of producer products to co-operative outlets, or
- (3) To become broker for the distribution of all of the production on a commission basis.

(b) Under Divisional Ownership—

- (1) Interprovincial Co-operatives to be distributor for all of the production on the prevailing commission basis or at producers' prevailing selling cost. That the commission to be paid to Interprovincial Co-operatives be negotiated annually.
- (2) Surpluses earned by production or processing plants to be divided on an equitable basis between Interprovincial Co-operatives and Producer or Marketing Co-op-

eratives. Interprovincial Co-operatives' share to revert through co-operative distribution channels to the consumer and the Producer Co-ops' share to revert to the producer.

(c) Under Direct Ownership—

- (1) Full control of the price structure is under Interprovincial Co-operatives Limited. Savings or surpluses to revert through co-operative channels to consumer members.

CONSOLIDATION OF CONSUMER BUSINESS

1. That the Regional Co-operative Wholesales endeavor to have local member co-operatives enter into agreements to purchase, as far as possible, their entire requirements through their Regional Co-operative Wholesales and the wholesales in turn, to agree to supply satisfactory merchandise to local member co-operatives.
2. That Regional Co-operative Wholesales agree to purchase all goods and merchandise handled or arranged for by Interprovincial Co-operatives, under such arrangements and conditions as are first approved by the Management Committee and the Manager of Interprovincial Co-operatives Ltd.

CO-OP LABEL

The Co-op label to be controlled and supervised by Interprovincial Co-operatives Limited.

INTERNATIONAL TRADE

Interprovincial Co-operatives Limited should act as the representative of the consumer co-operative movement in Canada in developing trade with national co-operative organizations in other countries.

PEOPLE IN BUSINESS

A consumer co-operative is a business enterprise owned and operated by the consumer it serves. It is a form of free enterprise owned by a group of people voluntarily banded together. It is a business that makes it possible for people to help themselves by helping each other—without government aid or subsidy. Strength comes to the group, just as it does to the individual, when it is independent of crutches from any outside agency. With huge corporations or near monopolies established in many fields, it is almost impossible for a single individual to go into business for himself successfully. But what one man can not do alone, many individuals can do together through co-operatives.

The organized consumers in the United States and Canada have developed the consumer co-operative movement to the point where it now includes 7,200 local outlets and 24 regional co-operative wholesales, which are members of National Co-operatives Inc. Seven of these member wholesales are Canadian.

The development of each of these co-operative wholesales marks a mile stone of progress in the spread of the co-operative movement in these two countries.

A brief story of each of the member wholesales of Interprovincial Co-operatives Limited, follows:

THE ALBERTA CO-OPERATIVE WHOLESALE ASSOCIATION LTD.

The Alberta Co-operative Wholesale Association Limited is a co-operative wholesale, owned and controlled by 159 local consumer co-operatives. Its head office and warehouse is located in Edmonton, with branch warehouses in Calgary and Grande Prairie.

Its main activity is the distribution of general merchandise and farm supplies to its member units. Volume of business in 1948 was \$2,414,133.32. Membership in the local associations is approximately 40,000.

Petroleum products to the value of \$2,733,410, are distributed throughout the Province of Alberta by one of its affiliated associations—the United Farmers of Alberta Co-operative Limited.

Capital for the Alberta Co-operative Wholesale is raised by the investment of patronage refunds into common shares and by the sale of preferred shares to the general public. At the close of 1948 the investment in common shares was \$404,634 and in preferred shares \$235,575.00.

OFFICIALS AND DIRECTORS

President J. R. Love; Vice-President, D. Gamache; Secretary, Edw. Peterson; Treasurer, A. M. Demings; Manager, R. V. Davies. Directors: A. Davie, Geo. Church, Wm. Halina, H. Laurin, Wm. Romaniuk, Sam Cade and the President, Vice-President and Secretary; Manager Merchandising Department, J. D. McOrmond; Manager Audit De-



This is the headquarters and warehouse facilities of the Alberta Co-operative Wholesale, located in Edmonton, Alberta.

partment, Bert Gibb; Manager Store Management Department, Elmer Loehr.

The Alberta Co-operative Wholesale Association Limited is a member of National Co-operatives Inc., and Interprovincial Co-operatives Ltd. Its head office is at 10970 84th Street, Edmonton, Alberta.

Official organ is Co-op News with a circulation of 43,000.



All across the Prairie Provinces can be found co-op service stations where co-operatives can fill up their cars with Co-op gas and oil. The above Co-operative Station is located in the heart of Edmonton, Alberta, the centre of Canada's recently discovered rich oil fields.

THE BRITISH COLUMBIA CO-OPERATIVE WHOLESALE SOCIETY

The British Columbia Co-operative Wholesale Society, organized in 1939, serves a membership of sixty-five locals, chiefly rural general store organizations and co-operative marketing groups with consumer facilities. The individual membership in the locals is approximately 16,000.

In the fall of 1947 the Wholesale moved to its present premises at 1164 Homer Street, Vancouver, B.C., where its offices and warehouse are located. A fairly representative stock of merchandise is

carried, including hardware, kitchenware, glassware, tools, household appliances, insecticides, sprays, certain commercial fishing supplies and a limited number of drygoods lines.

Under the Co-op Label the Wholesale distributes Universal Milking machines, radios, batteries, electric fencers, axes, paint, washing machines, canned salmon, jam and coffee.

The Wholesale is also the provincial distributor of Linseed Oil and Oilcake Meal produced in the Saskatoon plant of the Saskatchewan Wheat Pool.

It is a member of both Interprovincial Co-operatives Limited and National Co-operatives, Inc., and through these organizations expects to continually increase its "Co-op" Label lines.

The Wholesale also runs a central accounting department for those of its members requiring this service. Under this plan the local organizations are relieved of many bookkeeping problems, and their managements and directors are constantly informed of the current condition of their business.

B. H. Creelman is the president of the Wholesale, D. G. Macdonald Vice-President and L. H. C. Phillips is general manager and secretary. Besides the President and Vice-President, other Directors are A. L. Baldock, D. W. Bentley, N. Boss, C. A. Elkington, W. W. McMynn, S. F. Ricketts, D. M. Roberts, W. M. Smith and A. Swenson.

LA COOPERATIVE FEDEREE DE QUEBEC

Headquarters: 130 St.
Paul St. East, Montreal.
Branches: In the main
centers of the province.

The Central operates two slaughtering plants, two poultry killing plants, several egg-grading stations and feed mixing plants, a sales agency for cattle, a grain elevator, a cheese and butter box factory,

refrigerating rooms, and all warehousing facilities necessary for the marketing of all farm products received on consignment from its members, and for the sale to the same members of anything they need for the operation of their farms.

Organization: Organized in 1922. Is owned and controlled by its members.

Membership: 462 local agricultural co-operatives serving over 46,000 farmers throughout the Province of Quebec.

Directors: Elected annually, one from each of 18 districts. Annual meeting in February.

Officers: President: J. A. Pinsonneault, Sherrington, Que.; Vice-President: Adélard Bellemare, Yamachiche, Que.; General Manager: H. C. Bois, St. Bruno (Chambly) Que.; Treasurer: R. Ferron; Secretary: R. Martin.

Member of: The Superior Council of Co-operation; the Canadian Council of Co-operation; Dairy Farmers of Canada; The Canadian Federation of Agriculture; United Co-operatives of Ontario; Interprovincial Co-operatives Ltd.; National Co-operatives Inc. It also collaborates with all specialized professional organizations.

Publications: "Le Coopérateur Agricole" (monthly) for managers, employees and directors of local agricultural co-operatives. Circulation: 4,000.

Collaborates (1 page weekly) in the publication of "La Terre de Chez Nous". Circulation: 85,000.

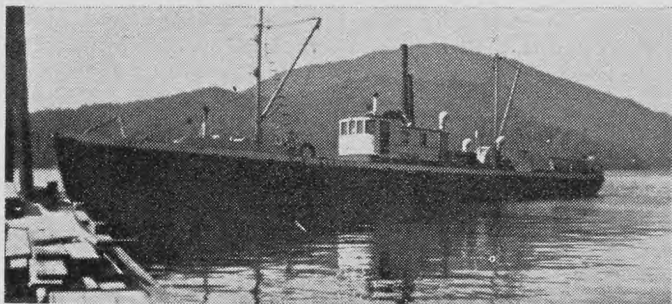
Education: Maintains an Educational Department as well as a department specialized in anything pertaining to the taxation of local agricultural co-operatives.

Turnover: \$47,383,000 in 1948.

Patronage Dividends: Over \$1,700,000 paid to its members for the past ten years.

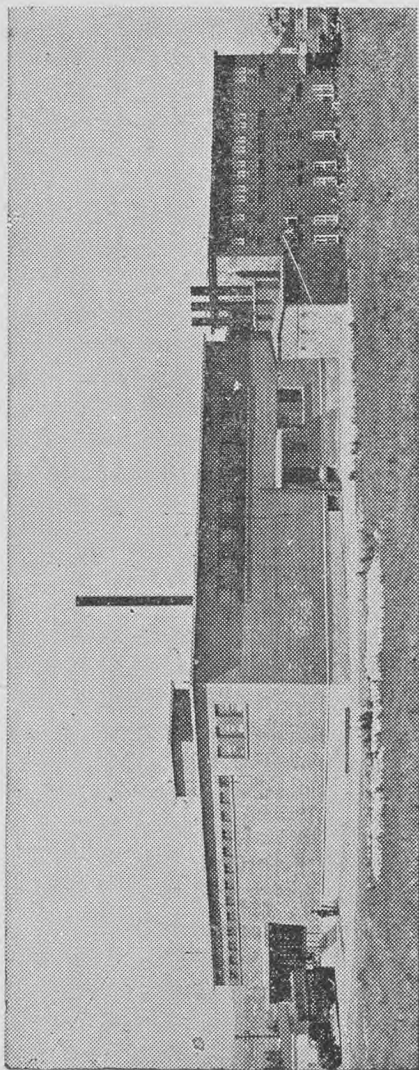
B.C. CO-OPERATIVE WHOLESALE SOCIETY

The Fishermen's Co-operative Federation and its member associations are loyal supporters of the wholesale. The Prince Rupert Fishermen's Co-operative operates the largest B.C. consumers' co-op store, located in Prince Rupert. Members of the Fishermen's Co-operative Federation operate around Vancouver and Queen Charlotte Islands and up and down the coast of British Columbia.



Fish are brought in by co-op packers from the various fishing fleets. Above is a picture of the co-op packer "Hickey." Below is shown the huge cold storage warehouse operated by the Prince Rupert Fishermen's Co-operative. On the right is one of the members with a nice catch of fish.





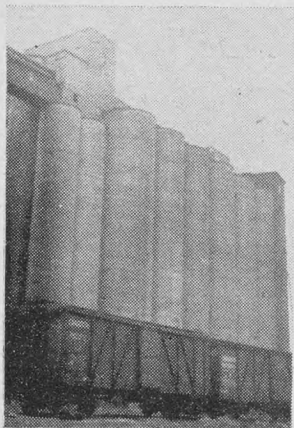
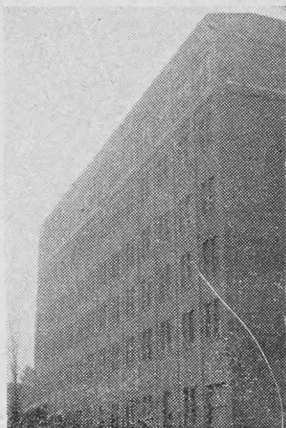
THE FEDERÉE'S CO-OPERATIVE PACKING PLANT AT PRINCEVILLE, QUEBEC

The Co-operative Federée de Quebec also operates another large co-operative packing plant in the City of Quebec. Large cold storage plants are operated in La Sarre and Montreal to handle the butter, cheese and poultry products from numerous local co-operatives scattered throughout the Province of Quebec. The Federée operates its own co-operative box factory at Victoriaville, where butter and cheese boxes are made for the local member associations. The producer products, butter, cheese, poultry, eggs, packing products, maple products, tobacco, etc., marketed by the Federée for its member associations runs into many millions of dollars.

CO-OPERATIVE FEDERÉE DE QUEBEC

One of the largest feed businesses in Canada is operated by the Co-operative Federée de Quebec. On the right is shown part of the huge six-storey brick building, located in Montreal, in which the Federée manufactures Co-op Feeds.

The bag factory owned by Interprovincial Co-operatives Limited is located on the ground floor of this building.



Adjoining this building are expensive grain storage facilities shown on the lower left hand corner. These storage facilities are located on a canal so that grain can be unloaded from either railway cars or special grain boats that come down from the head of the Great Lakes. The feeds for all farm purposes manufactured by the Co-operative Federée de Quebec runs into several million dollars.

**L'ALLIANCE DES
COOPERATIVES DE
CONSUMMATION**

Headquarters: 3680, St.-
Denis Street, Montreal.

Organization: After operating for a few years as a somewhat loose federation of the consumers' cooperatives of Quebec, it was organized as a wholesale in 1942.

Activities: The bulk of its sales are constituted by food products but it also handles electrical goods and to a lesser extent hardware and construction materials.

Membership: Ninety local co-operatives, grouping some 15,000 members distributed throughout the province, own and control L'Alliance.

Directors: Elected annually, two from each of the 8 districts into which the province has been subdivided. Annual meeting in the fall.

Officers: J. A. Dionne, President; G. R. Gillet, Vice-President, S. F. Beliveau, Secretary; Georges Painchaud, Treasurer; Jacques Towner, Manager.

Member of: Le Conseil supérieur de la Coopération, Interprovincial Co-operatives Limited. It also collaborates with all co-operative federations.

Education: Furnishes speakers on request and publishes bulletins in a sporadic fashion.

Turnover: \$180,000 in 1948.

**MANITOBA
CO-OPERATIVE
WHOLESALE
LIMITED**

The Manitoba Co-operative Wholesale Limited serves approximately 125 local associations located in the Province of Manitoba and in northwestern Ontario. About 50 % of the local associations are mainly concerned with the distribution of Petroleum Products, while the balance are general store outlets. The Wholesale, as well as the member associations, confine their activities entirely to marketing various types of goods and do

not market any produce on behalf of their farmer members.

The total sales volume for the Manitoba Co-operative Wholesale, in 1948, amounted to \$4,477,539.53, which represents an increase of 21% over the previous year. Some idea of the growth of the Wholesale is shown by the fact that the total sales volume in 1936 only amounted to \$296,000. At the end of 1948, the total membership of the affiliated associations was approximately 40,000 persons.

The main lines handled by the Wholesale consist of Petroleum Products, Twine, Hardware Lines, Coal, Feeds, Electrical Appliances, Farm Chemicals and Dry Goods. The organization also operates both an Oil Blending Plant and a Feed Plant in Winni-



The Manitoba Co-operative Wholesale, as the above picture indicates, owns one of the finest and most modern warehouse buildings in the City of Winnipeg.

peg. The organization also maintains a large department which looks after the Accounting and Auditing work for the majority of the affiliated local associations.

Officials: President, W. J. McSorley; Vice-President, J. J. Siemens; Secretary, M. McGuire; General Manager, E. B. Chown; Assistant Manager, C. B. Fraser; Directors: W. J. McSorley, J. J. Siemens, G. Prefontaine, J. Downs, R. Lumgair, G. Hunt, J. Little.

Official organ: Manitoba Co-operator with a circulation of 51,000.



The above blending plant, owned by the Manitoba Co-operative Wholesale, serves the Co-op Wholesales in Alberta, Saskatchewan and Manitoba with Co-op Oils and Greases.

MARITIME CO-OPERATIVE SERVICES LTD.

The Maritime Co-operative Services Limited is a central co-operative wholesale serving the Maritime Provinces of Nova Scotia, New Brunswick and Prince Edward Island. This organization had its beginning in 1927 as the Maritime Livestock Marketing Board. Four years later the name was changed to Canadian Livestock Co-operative (Mari-

times). A feed department was set up in 1930 and the distribution of fertilizer started in 1934. Under a Dominion Charter issued in 1935 the following services are offered: Marketing Livestock, Poultry, Eggs, Wool, Registered Seed, Chick Hatchery; Feeds, Seeds, Fertilizers, Farm Supplies, Groceries, Audit-Service and Field Service.

Business volume for the year ending May 31, 1948, was \$6,707,089.00 of which \$2,866,325 represented marketing volume. There are 173 member societies of which three are regional wholesales with local associations, both rural and urban. Number of local units served is 245 with a total membership of 30,000. This organization has played an important role in bringing these various groups together.

Officials and Directors

President, L. H. MacIsaac; Vice-President, J.



This is the headquarters and head office staff of the Maritime Co-operative Services Limited, located in Moncton, New Brunswick.

E. Walsh; Secretary, W. H. McEwen; Manager, W. H. McEwen; Directors: M. S. Horsburgh, A. Albert, Kenneth Dunphy, Charles Robertson and Colin MacDonald.

Maritime Co-operative Services Ltd. is a member of Interprovincial Co-operatives Ltd. and National Co-operatives Inc. Its head office address is Moncton, New Brunswick.

Official organ is the Maritime Co-operator with a circulation of 15,000.

**SASKATCHEWAN
FEDERATED
CO-OPERATIVES LTD.**

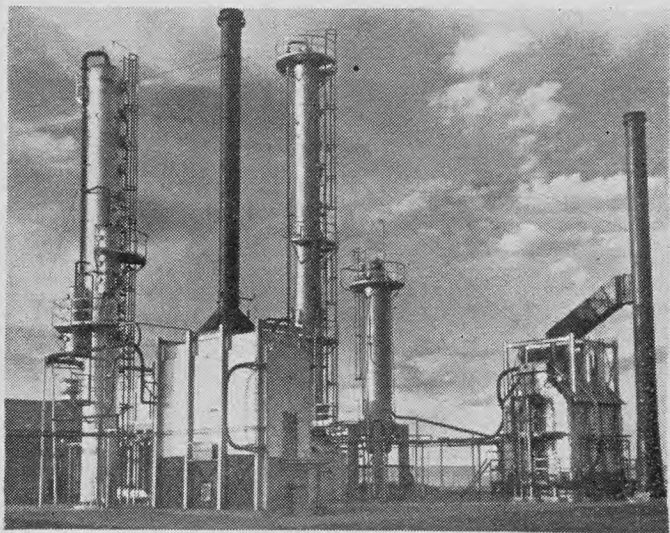
The Saskatchewan Co-operative Wholesale Society was incorporated in 1929, and the Co-operative Refineries Limited in 1934. These two organizations, whose member locals were almost identical, were amalgamated in 1944 to form Saskatchewan Federated Co-operatives Limited. The main office is located in Saskatoon, Saskatchewan, Canada.



While the first co-operative coal mine in Canada was established in Lethbridge, Alberta, during the depression years, the Saskatchewan Federated Co-operatives really got into the coal mining business in a big way when they purchased the Hy-Grade Mine in Drumheller, Alberta.

The productive facilities of Saskatchewan Federated Co-operatives Limited include a Lumber Mill in British Columbia; Hy-Grade Coal Mine, and Empire Mine in Alberta; Flour Mill, Oil Refinery, Feed Concentrates and Warehouses all in Saskatchewan.

In 1948 the Wholesale volume of business was \$13,288,683. There were 565 locals affiliated with the wholesale, and a membership of about 80,000. Similar to the managerial pattern of Kooperative Forbundet, in Sweden, Saskatchewan Federated Co-operatives Ltd. is managed by a Management Committee rather than a general manager. The Management Committee consists of: George Urwin, Presi-



Here is a picture of a section of the world's first Co-operative refinery, built in Regina, Saskatchewan some fifteen years ago. Since that time its capacity has been expanded from time to time. Plans are now underway for a still further large refinery expansion program by the Saskatchewan Federated Co-operatives.

dent of the Board; E. T. Mowbrey, Treasurer and Finance; H. L. Fowler, Secretary and Organization; H. L. Benson, Production; and R. F. Stephenson, Distribution.

Directors are: President, George Urwin; Vice-President, L. L. Lloyd; G. P. Baker, L. J. Bright, J. A. Bryson, J. B. Bryson, H. J. English, J. F. Gray, O. A. Herde, W. E. Mills, C. R. Smith, H. C. Watson.

Official organ is Saskatchewan Consumer with a circulation of 70,000.



This is the spacious modern building that houses the head office and several departments of the Saskatchewan Federated Co-operatives in Saskatoon, Saskatchewan.



Here we see the first Co-operative lumber mill in Canada, owned by the Saskatchewan Federated Co-operatives and located at Canoe, in British Columbia. The lack of the usual accumulated stock piles of lumber indicates the keen demand existing on the Prairies of Saskatchewan, for the products of this co-operative enterprise.

UNITED CO-OPERATIVES OF ONTARIO

Headquarters: 28 Duke Street, Toronto, Ontario. Seed and Fertilizer plants and Livestock Department in Toronto. Feed plant in Guelph. Creamery branches in Arnprior, Cobden, Guelph, Renfrew, Toronto and Wingham. Canning plant at Beamsville.

Organized: At October 1st, 1948, a new corporation under the present name took over the business operated by the United Farmers Co-operative Company Limited which was organized in 1914.

Area served: Objective is to serve the Province of Ontario.

Membership: 110 local co-operatives with 40,000 members doing a business estimated at 30 million dollars.

Annual Volume: 38 million in 1948. Net savings \$334,132.

Products Handled: Marketing services—poultry products, dairy products, livestock and grain. Purchasing services—Feeds, grain, seed, fertilizer, coal, roofing, milkers, electrical appliances, farm machinery, hardware, gasoline, canned goods and other supplies.

Production: Feed manufacturing, fertilizer mixing, poultry processing, butter making, milk powdering, canned chicken and fruit.

Member of National Co-operatives, Interprovincial Co-operatives, Ontario Co-operative Union and the Ontario Federation of Agriculture.



This is the headquarters of the Seed Division of the United Co-operatives of Ontario. It is one of many warehouse facilities owned by this rapidly expanding all purpose co-operative which does a business of nearly forty million dollars per year.

Organization: Board of nine directors—three elected each year for a period of three years. Annual meeting held first week of December in Toronto and is composed of delegates with from one to five from each local. President, N. M. Marshall; Vice-President, D. E. Stauffer; 2nd Vice-President, Ralph Staples. Other directors are W. A. Amos, W. G. Nicholson, C. W. McInnis, Irvin Anderson, J. E. Nephew and Alden McLean.

Personnel: General Manager: Hugh Bailey; Treasurer: S. R. Newland; Secretary: Leonard Harman.

Publications: Participates with Ontario Federation of Agriculture in publication of Rural Co-operator—50,000 circulation. Publishes Managers' Bulletin for local co-operatives—150 circulation.



The above is the Feed Mixing Plant of the United Co-operatives of Ontario, located in Guelph. The farmers of Ontario, every year, purchase many millions of dollars of Western grains and other types of feeds to maintain their flocks and herds.

BY-LAWS OF INTERPROVINCIAL CO-OPERATIVES LIMITED

As At January 1st, 1949

BY-LAW NO. 1—Passed October 8th, 1940

A By-Law relating generally to the transaction of the affairs of Interprovincial Co-operatives Limited.

Fiscal Year

1. The fiscal year of the Company shall end on the 31st day of October.

Membership

2. Membership in the Company by corporations shall be confined to companies and associations incorporated by or under co-operative or special legislation of the province or state in which they operate and whose main purpose is to serve as a wholesale or federation for bona fide co-operative associations; provided, that the Board of Directors shall have discretion to refuse applications for membership from companies or associations not deemed to be bona fide co-operatives;

provided further, that member companies or associations may be required, as a condition to membership, to enter into members' contracts with the Company.

Annual Meetings

3. The annual meeting of the shareholders of the Company shall be held at the Head Office of the Company at Winnipeg, in the Province of Manitoba, in the month of December in each year, or at such other time and place in Canada as may be determined by the Directors.

3A. Every shareholder which is a corporation shall be entitled to appoint or elect one or more

representatives on the following basis to attend and vote at all meetings of the company:

Such shareholders holding at least one (1) share of the capital stock of the company shall be entitled to two representatives and for each additional ten (10) shares shall be entitled to one (1) additional representative, provided however that such shareholder shall not be entitled to more than four (4) representatives irrespective of the number of shares held.

Special Meetings

4. (a) Special meetings of the shareholders may be called by the Directors whenever it is deemed necessary for the purposes of the Company, and thirty percent of the shareholders of the Company may request the Directors to call a special meeting for the purposes of disposing of specific business whereupon the Directors shall call such meeting. If the Directors do not, within fifteen (15) days from the date a request is received, proceed to call a special meeting of the Company then thirty percent in number of the shareholders may themselves call a special meeting. No business other than that specified in the notice calling a special meeting shall be transacted.

(b) All meetings held under the authority of the preceding clause shall be held at the Head Office of the Company or as near as may be to such Head Office.

Notice of Meetings

5. (a) Notice of general or special meetings of the shareholders of the Company shall be mailed to each shareholder at least twenty (20) days prior to the date of the meeting at the addresses given in the Register of Shareholders. The notice calling a special meeting shall specify the business to be transacted.

(b) A meeting of shareholders may be held at any time or place without notice if all the shareholders are present in person or by their duly elected or appointed representatives, or if the absent shareholders or their duly elected or appointed representatives have signified their assent in writing to such meeting or their consent to the business transacted thereat.

Quorum

6. At meetings of the Company a majority of shareholders present in person or through representatives, shall constitute a quorum.

Voting

7. Every shareholder and every duly appointed representative of a shareholder attending a general meeting of the Company shall be entitled to one vote only irrespective of the number of shares held by him or by the shareholder which he represents.

Majority Vote

8. Any question coming before any meeting of the shareholders may, except as otherwise specifically prescribed by law, be decided by a majority of such votes, and in the case of an equality of votes the Chairman presiding at such meeting shall have a casting vote.

(Note—See Letters Patent for provisions relating to control of Company)

Order of Business

9. The order of business for the annual meeting, and so far as practicable at other meetings of the shareholders, shall be:

- (1) Calling of roll and filing of credentials of shareholders' representatives;
- (2) Proof of due calling of meeting;

- (3) Reading and disposal of the minutes of previous meeting;
- (4) Reports of Directors and committees;
- (5) Report of auditors and consideration of financial statement.
- (6) Election of Directors;
- (7) Unfinished business;
- (8) Appointment of auditor for the ensuing year;
- (9) New Business.

Adjournment

10. The Chairman may, with the consent of the meeting, adjourn any meeting of shareholders from time to time and from place to place.

Election of Directors

11. (a) At the first annual meeting of the Company the Board of Directors, in number six, shall be elected by and from the shareholders and representatives entitled to be present by virtue of these by-laws; three of such Directors shall be elected to hold office for a period of two years and the remaining three Directors for a period of one year.

(b) The election of Directors shall be by ballot of the shareholders and shareholders' representatives at the annual meeting or such other meeting as may be called for the purpose.

(c) At the first annual meeting hereafter seven directors shall be elected for a period of one year and at each annual meeting thereafter seven directors shall be elected for a period of one year to replace directors retiring; provided that said directors shall be elected from persons who are officers or directors of companies or associations which are shareholders of the company in good standing; provided further that only such persons as are present at such annual meeting or have previously given their consent in writing or by telegram to act as a

director shall be eligible for nomination and election.

(d) Notwithstanding anything hereinbefore contained each Director shall hold office until his successor is elected, provided that the annual general meeting of the company shall have the right to remove any member of the Board of Directors before the expiration of his term of office and elect a new Director in his place.

Meetings of Directors

12. Meetings of the Directors may be held as the business of the Company may require, and may be called by the President or any two of the Directors and may be held without formal notice if all the Directors are present, or, if those absent have signified their consent to such meeting or their consent to the business transacted thereat.

Notice

13. Notice of any meeting of Directors shall, except as otherwise herein provided, be given in writing or by telegram not less than six (6) days before such meeting and shall state the purposes thereof; provided, that no notice shall be necessary in the case of a meeting of Directors held immediately upon the adjournment of the annual meeting of shareholders.

Quorum of Directors

14. A majority of the Directors shall constitute a quorum at any meeting thereof.

Officers

15. (a) The officers of the Company shall be a President and a Vice-President who shall be elected by the Directors from amongst themselves after the election of Directors in each year, and a Secretary and a Treasurer, who may or may not be Directors, who shall be appointed by the Directors and

who shall be bonded in such amount as the Directors see fit. The positions of Secretary and Treasurer may be held by one person.

(b) The Directors may also appoint a Manager who may or may not be a Director, and such other officers as they see fit with such powers and duties as the Directors may determine.

Vacancies

16. If the office of Director becomes vacant the Directors shall fill the same for the balance of the year in which the vacancy takes place from persons who are qualified under the provisions of Section 11 clause (c) of this by-law, and at the next annual meeting the vacancy shall be filled by the shareholders from such persons.

Remuneration of Officers

17. The Directors may fix the compensation of the officers of the Company, whether Directors or not, subject to such action, if any, as may be taken from time to time at general meetings.

President

18. The President shall preside at all meetings of the Board of Directors and shareholders; he shall sign all deeds and other formal documents; he shall countersign all certificates of stock and shall perform such other duties as are usually incident to the office of President of a company or are required of him by the Directors; provided, that the Directors may by resolution authorize some other person to sign deeds and other formal documents and countersign certificates of stock.

Vice-President

19. In case of the absence of the President or his inability from any cause to act the Vice-President shall discharge the duties of the President, and in case the office of the President becomes vacant

the Vice-President shall be President until the next annual general meeting of the Company.

Secretary

20. The Secretary shall keep a record of all the proceedings of all meetings held by the Directors and by the shareholders of the Company; he shall have charge of all books, records and papers and of the seal of the Company, all of which he shall deliver as and when instructed or authorized by resolution of the Board of Directors and not otherwise; he shall keep regular books of account and shall balance the same annually and at such other times as shall be required by the Board of Directors; he shall give due notice of all meetings of shareholders and Directors and shall perform such other duties as are incident to his office or as may be required of him from time to time by the Directors.

Treasurer

21. The Treasurer shall have charge of all monies and securities of the Company; he shall deliver such monies and securities and any books or documents relating thereto as and when instructed or authorized by resolution of the Board of Directors and not otherwise; and he shall perform such other duties as are incident to his office or as may be required of him from time to time by the Directors.

Security

22. Every person appointed to an office touching the receipt, management or expenditure of money or the receipt of goods, wares and merchandise for the purposes of the Company shall, before entering upon the duties of his office, give such security as is deemed sufficient by the Directors, which security may be varied in amount or renewed from time to time.

Records

23. The Secretary shall keep a book in such form as may be approved by the Board of Directors in which shall be kept recorded:

- (1) A copy of the Letters Patent incorporating the Company, and any supplementary Letters Patent and of the preliminary Memorandum of Agreement and of all by-laws of the Company;
- (2) The names alphabetically arranged, of all persons who are or have been shareholders;
- (3) The address and calling of every such person, while such shareholder, as far as can be ascertained;
- (4) The number of shares of stock held by each shareholder;
- (5) The amounts paid in and remaining unpaid, respectively, on the stock of each shareholder;
- (6) The amounts, if any, standing to the credit of a shareholder; and
- (7) The names, addresses and calling of all persons who are or have been Directors of the Company, with the several dates at which each became or ceased to be such director.

Stock Certificates

24. (a) Every registered shareholder shall be entitled to a certificate or certificates in such form as the Board of Directors may approve for any or all of the shares standing in his name for the time being and from time to time.

(b) Each of such certificates shall specify the number of shares for which it is issued and the amount paid up thereon and shall be signed by the Treasurer and countersigned by the President.

(c) Such certificates shall be issued in order and by number from a stock certificate book and a record of each certificate, together with a receipt

signed by or on behalf of the person to whom it is issued shall be kept on the stub thereof.

(d) In case a certificate is lost, defaced or destroyed, a duplicate thereof may be issued on such terms as to evidence, indemnity and fee as the Directors may prescribe by resolution.

Ownership of Shares

25. The registered holder or holders of any share or shares shall be deemed to be the absolute owner or owners thereof, and the Company shall not be bound to recognize any claim or any interest in such share or shares on the part of any other person or persons, whether or not it shall have express or other notice thereof, save as otherwise provided by law.

Transfer of Shares

26. (a) No transfer or alienation of shares of stock in the Company whether by sale, hypothecation, devise, succession or otherwise shall be valid without the consent of the Board of Directors.

(b) No allotment or transfer of shares of stock in the Company shall be made except to companies, bodies or associations as defined in Section 2 of this by-law and having objects or engaged in any business or transactions wholly or in part similar to the objects of the Company, or in any business capable of being conducted so as to directly or indirectly benefit the Company; provided, that the limitation in paragraph (b) of this Section contained shall not apply (1) to the allotment of shares to the incorporators of the Company or the transfer thereof, or (2) to the issue or transfer of qualifying shares to persons who may become Directors of the Company.

(c) No allotment of shares of stock in the Company shall be made unless five percent. of the par value has been paid thereon.

Transfer Book

27. (a) The Secretary shall keep a book in such form as the Board of Directors may approve for the registration of transfers of shares.

(b) Every transfer or alienation of shares of the Company's stock shall be registered in such book by an entry of particulars thereof signed by each of the parties to such transfer or alienation, or by their attorneys or representatives duly authorized.

Dividends

28. Surplus earnings remaining in the hands of the company at the end of any fiscal year shall, after reserves are set aside as required by the Letters Patent of the Company, be dealt with as follows:

by allocating, crediting or paying to members of the company the balance or such proportion thereof as may be determined, computed at a rate in relation to the quantity, quality or value of the goods or products acquired, marketed or handled, dealt in or sold, and services rendered by the company from or on behalf of or to the members whether as principal or agent or otherwise, with appropriate differences in the rate for different classes or grades and quality thereof.

Notice

29. (a) Wherever under the provisions of these by-laws notice is required to be given in writing to any shareholder or Director of the Company such notice may be served either personally or by sending it through the post in a letter addressed to such shareholder or Director if and as the same appears on the books of the Company.

(b) Such notice if served by post, shall be deemed to be served at the time when the letter

containing it would be delivered in the ordinary course of post.

(c) Where the provisions of this by-law as to notice have been duly observed the non-receipt of any notice by any shareholder or Director shall not invalidate any proceedings or transaction at any meeting or otherwise;

(d) Any shareholder or director may at any time waive any notice required to be given under these by-laws.

Seal

30. The seal, an impression whereof is made on these by-laws, is hereby declared to be the corporate seal of the Company.

BY-LAW NO. 2—Passed October 8th, 1940

The Directors of the Company are hereby authorized:

- (a) to borrow money upon the credit of the Company;
- (b) to limit or increase the amount to be borrowed;
- (c) to issue debentures or other securities of the Company;
- (d) to pledge or sell such debentures or other securities for such sums and at such prices as may be deemed expedient;
- (e) to mortgage, hypothecate, charge or pledge all or any of the personal property, undertaking and rights of the Company to secure any such debentures or other securities or any money borrowed or any other liability of the Company.

BY-LAW NO. 3—Passed October 8th, 1940

“The net earnings payable to a shareholder, which is a corporation, shall be retained by the company and applied on the purchase price of shares

until the shareholder is the holder of one hundred (100) fully paid up shares of the capital stock of the company."

BY-LAW NO. 4

A by-law providing for changing the Head Office of the Company—Repealed.

BY-LAW NO. 5

A by-law altering the number of directors—Repealed.

BY-LAW NO. 6

A by-law dealing with the election of directors—Repealed.

BY-LAW NO. 7

A by-law changing the place of Annual Meetings—Repealed.

BY-LAW NO. 8

A by-law providing for the election of an executive—Repealed.

BY-LAW NO. 9

Passed April 23rd 1941

Amendment to By-law No. 1 being a by-law relating generally to the transaction of the affairs of Interprovincial Co-operatives Limited—Incorporated in By-law No. 1 as paragraph 3A.)

BY-LAW NO. 10

By-law respecting number of directors—Repealed.

BY-LAW NO. 11

Passed March 27th and 28th, 1946

By-law respecting number of directors—Incorporated in by-law No. 1 as paragraph 11C.

BY-LAW NO. 12

Passed March 27th and 28th, 1946

Respecting the executive.—That there be an

executive of three members consisting of the President, Vice-President and one member elected each year by and from the Board of Directors and that such executive carry out such duties and exercise such powers as are delegated to it by the directors.

BY-LAW NO. 13

Passed March 27th and 28th, 1946

By-law authorizing purchase of stock in Scottish Co-operative Wholesale Society Limited.—The directors of Interprovincial Co-operatives Limited be and they are hereby authorized for and on behalf of the Company to purchase five (5) shares of the capital stock of Scottish Co-operative Wholesale Society Limited of the par value of £2 each and to use the Company's funds for such purpose.

BY-LAW NO. 14

Passed March 20th and 21st, 1947

By-law holding forth prospect of paying patronage dividends.—Incorporated in by-law No. 1 as a new paragraph 28.

BY-LAW NO. 15

Passed March 5th and 6th, 1948

A by-law authorizing purchase of shares in Co-operative Wholesale Society Limited.—The directors of Interprovincial Co-operatives Limited be and they are hereby authorized for and on behalf of the Company to subscribe for five shares of the capital stock of Co-operative Wholesale Society Limited of Manchester, England, of the par value of £5 each and to use the Company's funds for such purpose.

BY-LAW NO. 16

Passed March 5th and 6th, 1948

A by-law providing for change of head office.—Incorporated in by-law No. 1 paragraph 3.

MINUTE BOOK REVIEW OF INTERPROVINCIAL CO-OPERATIVES LIMITED

From Incorporation in 1940 to the Setting Up of a Permanent Office in 1946

Incorporated as a Dominion Company on September 17th, 1940. By-laws were approved by the shareholders at the first meeting of the Company, held in Saskatoon on October 8th, 1940.

The first shareholders were:

James McCaig,
Robert McKay
C. J. Dobson
H. L. Fowler
Walter F. Popple
Edw. Peterson

These shareholders represented the co-operative wholesales in Manitoba, Saskatchewan, and Alberta, and the Consumers Co-operative Refinery in Regina. It was decided at this meeting to negotiate with National Co-operatives Inc. for the use of the Co-op label in Canada.

1st ANNUAL MEETING

held in Saskatoon, January 7th
and 8th, 1941.

The British Columbia Co-operative Wholesale was accepted as a member of Interprovincial Co-operatives Limited. The meeting agreed to take united action with respect to the Income Tax issue. The meeting decided:—

1. To consolidate the buying of agreed commodities.
2. Build Finances.

Recommended $2\frac{1}{2}\%$ of net surplus for 1940 and succeeding years be invested in Interprovincial Co-operatives Limited.

The consolidation of the buying of several products was discussed.

**BOARD MEETING IN SASKATOON,
April 23rd and 24th, 1941.**

The meeting dealt with the consolidation of the buying of binder twine, wet batteries, dry batteries and other commodities. To further consolidate the buying by regional wholesales through Interprovincial Co-operatives, it was agreed to receive applications for a manager. It was decided to move the head office from Winnipeg to Saskatoon.

**BOARD MEETING, WINNIPEG,
August 15th and 16th, 1941.**

Purpose of the meeting—

1. To clarify the use of the Co-op Trade Mark and to appoint a committee to work out a plan of policing the Co-op Label.
2. Income Tax Situation.
3. Future of Interprovincial Co-operatives Limited.

Invitations were extended to the United Farmers Co-operative of Ontario, Quebec Federee of Quebec, and the Maritime Co-operative Wholesale in Moncton, to join Interprovincial Co-operatives.

**BOARD MEETING, VANCOUVER,
November 3rd and 4th, 1941**

The meeting continued its discussion of policies in connection with the Co-op Label. The United Farmers Co-operative of Ontario was accepted as a member.

**2nd ANNUAL
MEETING**

held in Saskatoon, April 27th 1942.

The Maritime Co-operative Wholesale was accepted as a member. It was agreed to increase the Board of Directors to 14—2 to be appointed from each member wholesale, and an executive of 5 to be elected by the directors.

BOARD MEETING, SASKATOON

April 28th, 1942

The question of a manager was discussed, but no action taken. It was agreed to ask Mr. Smeaton to make a three-months survey of the possibilities of co-ordinating the buying of regional members through Interprovincial, and he was given authority to act on behalf of Interprovincial in the capacity of manager.

BOARD MEETING IN SASKATOON,

February 8th, 1943

The meeting received a comprehensive survey report by Mr. Smeaton. The meeting proceeded to consolidate buying on some of the commodities dealt with in the survey.

3rd ANNUAL MEETING

May 10th, 11th, 1943 in Saskatoon.

Meeting dealt with further consolidation of buying. Board of Directors' Meeting, following the Annual Meeting, made arrangements to have Mr. Smeaton carry on as manager on a part-time basis, subject to the approval of the Alberta Co-operative Wholesale.

BOARD MEETING IN SASKATOON

September 13th, 14th, 1943

After a comprehensive report on the Pacific Co-operative Union in Mission City, which operates a jam factory and the Massett Co-operative Union of Massett, which operates the canning of clams, it was agreed to give assistance to these two co-operatives on the following basis—

A loan to be offered to the Pacific Co-operative Union at Mission City of \$10,000 at 4%.

The Massett Co-operative case was presented by Mr. Sam Simpson, pointing out the urgency of

retaining the control of the clam beaches. It was agreed to extend financial assistance to the Massett Co-operative of \$3,750.00.

The Alberta, Saskatchewan and B. C. Wholesales, and the Consumers Refinery, were prepared to give financial assistance to the above named co-operatives.

Capital Levy

It was agreed to assess Alberta and Saskatchewan Co-operative Wholesales and the Consumers Refinery for \$3,000.00 each and the B.C. Wholesale for \$400.00, to finance two-thirds of the proposed investment in Mission and Massett.

It was agreed to extend an invitation to the Scottish Co-operative Wholesale Society to become a member of Interprovincial Co-operatives.

4th ANNUAL MEETING

in Saskatoon, November 1st and 2nd 1943

It was agreed to extend an invitation to the Co-operative Wholesale Society of Manchester, England, to become a member.

Finance

It was agreed to rescind the $2\frac{1}{2}\%$ levy on member wholesales, passed on May 16th, 1943, and a new plan of financing be devised. It was moved to continue the $2\frac{1}{2}\%$ levy on net surpluses on a voluntary basis as an investment in Interprovincial Co-operatives. It was agreed that operating expenses be assessed on a basis to be agreed upon.

It was agreed to take steps to obtain membership in National Co-operatives Incorporated.

A further investment in the Massett Co-operative was approved.

It was agreed to set up an Advisory Commit-

tee, composed of the Managers of regional wholesales to work with the manager.

BOARD MEETING IN SASKATOON

November 2nd, 1943

It was agreed that the President should attend at least one Board meeting of regional members, to explain Interprovincial Co-operatives.

Mr. Smeaton was reappointed manager on a part-time basis.

BOARD MEETING IN SASKATOON

February 5th, 1944

The manager reported on several commodity deals. The marketing agreement to handle the products of the Massett Co-operative was approved. Interprovincial Co-operatives Limited was appointed brokers for the marketing of all products of this producer co-operative.

BOARD MEETING IN SASKATOON

May 4th and 5th, 1944

The meeting passed a motion of condolence with respect to the sudden passing of James McCaig, who had been President of the Association since its incorporation. Mr. Love, as Vice-President, automatically became President. Mr. George Urwin was elected Vice-President.

A full report on the Massett Co-operative was given by the Manager. The plan and policy of Interprovincial Co-operatives was presented to the meeting and approved with certain amendments.

5th ANNUAL MEETING

Saskatoon, December 4th, 1944

The matter of membership in National Co-operatives was tabled for further investigation by the Manager.

Manager's Report

The Manager's Report on the Massett Co-opera-

tive, showing savings for the members of this producer co-operative of from \$1.50 to \$1.75 per case of clams, was given. Many commodities were reported in the Manager's Report and a full discussion followed.

Consolidation Motion—That this meeting agrees that the member wholesales should immediately take steps to work out plans for the consolidated buying of all possible products through Interprovincial Co-operatives, in order to take advantage of the benefits accruing through distribution on an Interprovincial basis.

Finance Resolution—

1. That any agreed savings which can be made through Interprovincial, shall be retained by Interprovincial as operating revenue for the year.

2. That any operating deficit shall be born equitably by the participating wholesales.

Messrs. Phillips, Chown and McKay were re-appointed as the Advisory Committee to the Manager.

BOARD MEETING IN SASKATOON

December 4th, 1944

Mr. Smeaton was re-appointed Manager on a part-time basis.

SPECIAL GENERAL MEETING IN WINNIPEG

October 19th, 20th, 1945

Mr. Smeaton reported on the setting up of Commodity Committees earlier in the year and the work of consolidation that had been done.

Mr. Fast, as Chairman of the Hardware Committee, reported on the work of the Committee.

Mr. Pierson reported on the Co-op Milker Deal.

Co-op Label—

It was moved that steps be taken to secure per-

mission from organizations now holding the rights of registration of the Co-op Label in Canada for the use of same by member organizations of Inter-provincial Co-operatives.

The Management Advisory Committee was enlarged to include the Manager of each Wholesale.

It was agreed that the present manager's function was to be that of chief co-ordinator and direct contact between Board of Directors and Management Committee.

BOARD MEETING, March 26th, 1946

The Co-operative Federee of Quebec was accepted as a member. By-laws were passed, reducing the number of directors from 14 to 7 and the executive from 5 to 3.

By-law was passed, authorizing Interprovincial Co-operatives to become a member of the Scottish Co-operative Wholesale Society and to accept the Scottish Wholesale as a member of Interprovincial, on an exchange basis of shares.

6th ANNUAL MEETING

Winnipeg, March 27th, 28th, 1946

The Manager's report covered:—

1. Co-op Tires.
2. Use of Co-op Label.
3. Financing of Interprovincial.
4. Various Commodity Deals.

The Annual Meeting passed By-laws as recommended by the last Directors' Meeting:—

1. Reducing the directors from 14 to 7.
2. Reducing executive from 5 to 3.
3. Authorizing Interprovincial to become a member of the Scottish Wholesale by exchange of shares.

It was agreed that the same proposal be of-

ferred to the Co-operative Wholesale Society of Manchester. It was announced that Mr. McKay was joining a Saskatchewan Committee that would be visiting the co-operatives in the Old Country. It was agreed that Mr. McKay be asked to represent Interprovincial Co-operatives on the said visit.

Mr. Tenhune of National Co-operatives gave a complete report on the Universal Milker set-up. It was decided to open an Interprovincial Co-operatives office in Winnipeg and employ a full-time Manager.

Financial Report for October 31st, 1945, showed that Interprovincial Co-operatives had:—

Loan Capital	\$14,921.68
Share Capital	850.00
Accumulated Deficit	264.80

BOARD MEETING IN WINNIPEG

March 28th, 1946

Co-op Label

1. The President was instructed to complete negotiations to obtain the control of the Co-op Label in the hands of Interprovincial.

2. Management Committee was to submit a plan for the adequate policing of the Co-op Label.

George Fast was appointed full-time Manager.

BOARD MEETING IN WINNIPEG

August 16th, 1946

President announced that the transfer of the control of the Co-op Label to Interprovincial had been completed.

Application for membership from the L'Alliance des Co-operatives de Consommation was accepted.

The income tax situation was reviewed by W. B. Francis, K.C.

Mr. McKay gave a report on his trip to the Old Country.

The meeting reaffirmed the Finance Policy of December 4th, 1944—namely,

1. That any agreed saving which can be made by Interprovincial Co-operatives, shall be retained by Interprovincial as operating revenue for the year.

2. That any operating deficit shall be borne equitably by the participating wholesales.

The Hardware Committee submitted a report.

Co-op Label—

It was agreed that Interprovincial Co-operatives should be responsible for advertising material in connection with Interprovincial Co-op Label deals.

Policy of Co-op Label, Submitted by Management Committee—

1. Each Wholesale to inform the Interprovincial Co-operatives Manager of all items now handled under the Co-op Label.

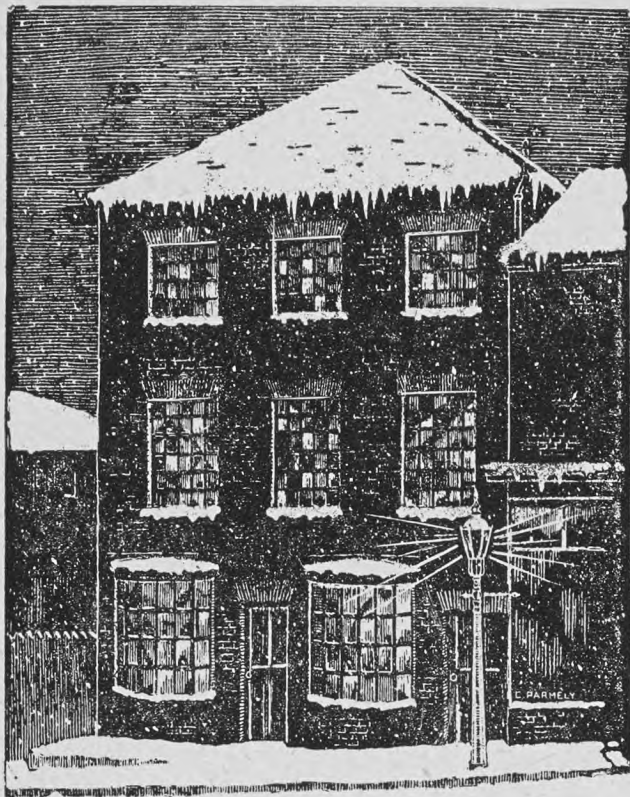
2. Any wholesale desiring to use the Co-op Label on articles or products not yet so labeled, shall bring the matter to the proper Commodity Committee for approval before it is presented to the Board.

3. If any item does not come under any particular Commodity Committee, it shall be referred to the Management Committee before presentation to the Board.

TRAVELLING EXPENSES

In future, travelling expenses of directors are to be paid by Interprovincial.

Travelling expenses of members of Commodity Committees to be pooled on the basis of one member from each Wholesale.



THE FIRST CO-OP SHOP IN TOAD LANE

The artist's sketch above gives an impression of that December evening in 1844, when twenty-eight poverty-stricken weavers opened a little shop in Toad Lane in the mill town of Rochdale on the outskirts of Manchester, England.

Stocked only with flour, sugar, butter and oatmeal, and with a total capital investment of \$140.00 saved over a lean year of penny hoarding, the first co-operative store based on the now well-known Rochdale principles of co-operation, got underway. Its first year's business amounted to \$3,500.00.

A century later this Rochdale co-operative society had a membership of 32,000, did a business of \$3,000,000 and over the century since it was incorporated, had saved for its members in patronage savings, \$25,000,000.

Do you know that...

WITH 143,060,953 FAMILY MEMBERS IN 43 COUNTRIES
THE COOPERATIVE MOVEMENT IS THE LARGEST PURELY ECONOMIC
ASSOCIATION IN THE WORLD



• 63,935,295 ARE MEMBERS
OF RURAL CONSUMER MARKET-
ING AND CREDIT COOPERATIVES



• 59,514,157 ARE AFFILIATED
WITH URBAN CONSUMER
COOPERATIVES



• 10,879,632 ARE MEMBERS
OF NON-AGRICULTURAL OCCU-
PATIONAL COOPERATIVES

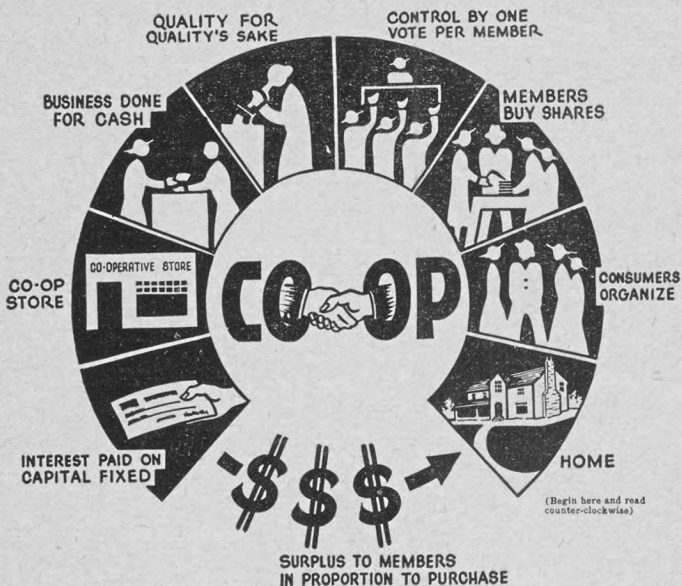


• 523,515 ARE ORGANIZED IN
OTHER TYPES OF COOPERATIVES



• 8,408,354 ARE MEMBERS
OF COOPERATIVE HOUS-
ING ASSOCIATIONS

Graphics Institute Inc.
CO-OP LEAGUE NEWS SERVICE



ROCHDALE PRINCIPLES OF CO-OPERATION

1. Democratic Control. One member one vote, regardless of capital invested.
2. Open membership.
3. Limited Interest on Capital.
4. Patronage Refunds. Net savings allocated to members on the basis of their patronage.

ROCHDALE METHODS AND PRACTISES

1. Voluntary Membership.
2. Neutrality in Race, Religion and Politics.
3. Cash trading at prevailing market prices.
4. Constant Education.
5. Continuous Expansion.



Printed by
CO-OP PRESS, LIMITED
Edmonton, Alberta